

THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS

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Robert D. Marcinkowski, Chairman
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Volume 9, Number 2

Apr-Jun 2002

CHAIRMAN'S UPDATE

Thanks to the outstanding support of our veterans and their organizations, we had two significant events occur on January 22, 2002, and March 12, 2002. Both the Delaware House and Senate have unanimously passed resolutions recognizing and supporting the need for the first Veterans Home in our State. On January 22nd, the House's resounding interest and support permitted all of the attending veterans and supporting members to address the House members and relate their military service experience. I was humbled by the array of combat experiences and I am sure that House members had a much better appreciation for our Delaware veterans. The Senate's resolution, passed on March 12th, was no less well attended by our veterans with the gallery filled with the colorful trappings of their organizations. The Senate's resolution echoed that of the House and thus we now have the support we need to tackle the next major and significant hurdle towards achieving our goal. We must now ask for the support to fund the design and construction of the Home. The federal Department of Veterans Affairs has construction funds set aside for veterans homes and they will pay for 65% of the construction costs. But they cannot provide those funds to us without Delaware's commitment of the initial 35% of the funds. Members of the Commission have now been charged with the task of getting this financial commitment, but YOU, as one of our State's 78,000 veterans, can and must also help by personally contacting your state representative and senator, by a visit, by a telephone call, or in writing by letter, postcard or e-mail, to let them know that we need this financial commitment soon, otherwise their resolutions are simply a piece of paper. The State of Delaware may be feeling a financial crunch, but our long awaited Veterans Home must take a priority. Realistically, our surviving World War II veterans, whose average age now exceeds 80 years, may never be able to use the Home if we wait any longer. **HELP US WITH THIS FUNDING TASK. CONTACT YOUR DELAWARE STATE REPRESENTATIVE AND SENATOR TODAY!!!**

Robert D. Marcinkowski, Chairman

THOUGHT FOR THE QUARTER
“Why is it that nobody listens when history repeats itself?”

NEWARK ARMED FORCES PARADE

Delaware's largest military and veterans parade will be held on Sunday, May 19, 2002. From the small display in 1935 to the larger participation 67 years later, the purpose remains the same, to honor and remember those who have served our country. We begin traditionally at 1:00 PM, with a stirring military service on the University of Delaware mall in front of Memorial Hall. The service will be followed by a parade of military, veterans, and civic groups down Main Street. This year the parade will honor the U.S. Navy and the submariners. The City of Newark and the Memorial Day Committee are pleased to extend an invitation to the citizens of Delaware to attend the state memorial ceremonies and parade honoring those who have given so much to their country and to us as individuals. In order to maintain this state-wide memorial, tax deductible contributions would be greatly appreciated and may be forwarded to: Newark Memorial Day Committee, P.O. Box 390, Newark, DE 19715.

MEMORIAL DAY SERVICES

The Jewish War Veterans and the Delaware Commission of Veterans Affairs will host Memorial Day Services, Thursday, May 30, 2002. The service will be at the Memorial Bridge Plaza, Delaware Memorial Bridge, New Castle, Delaware, beginning at 10:30 AM. Following the services at the Memorial Bridge Plaza, the Delaware Veterans Memorial Cemetery in Bear, Delaware, will hold its service at 1:30 PM. For further information, please call (800) 344-9900 (in state only) or (302) 739-2792.

135th WILMINGTON MEMORIAL DAY PARADE

The 135th Wilmington Memorial Day Parade will be held on Thursday May 30, 2002 at 6:00 PM. The parade follows Delaware Avenue to the Soldiers &

Sailors Monument at Broom Street and Delaware Avenue. Ceremonies and wreath laying at the Monument following parade. If you are interested in participating in the parade, line up is 5 PM between Brinckle and Riverview Ave. For more information or to sign up to participate, call Committee Chairman Albert McMullin at (302) 838-9114.

WWII POW PAY

Sailors and Marines who were prisoners of war during World War II are authorized to receive promotion back pay under the provisions of the fiscal 2001 defense authorization act. The pay goes to members who were selected for promotion but were not available to accept the promotion because of their internment. Dates of eligibility are between December 7, 1941 and December 31, 1946. Surviving spouses are also entitled to the back pay. PERSNET - www.persnet.navy.mil/pers62/WWIIPOW.html provides application information and how to obtain forms. Applications from Navy personnel should be sent to: Cmdr. John DeNicola, Bureau of Naval Personnel, Retired Activities Branch PERS-62, 5720 Integrity Drive, Millington, TN 38055, Tel: 1-800-762-8567. Marine Corps applications should be sent to: Maj. Jeff Sokoly, Headquarters, U.S. Marine Corps, 2 Navy Annex, RFL-F7, Washington, DC 20380-1775, Tel: 1-866-472-7139. (NAUS Update, April 5, 2002)

PRINCIPI ORDERS MANAGEMENT SHAKE UP IN KANSAS CITY

Following reports of uncorrected sanitation problems at the Kansas City VA Medical Center, Secretary of Veterans Affairs Anthony J. Principi has relieved two senior administrators of their duties and ordered independent reviews of the facility. “VA has an obligation to provide quality health care to America's veterans,” Principi said. “Failure to maintain sanitary standards is unacceptable, both

with employees and with managers charged with maintaining standards.” Principi directed the Inspector General of the Department of Veterans Affairs to immediately undertake two investigations. One will deal with the current condition of the Kansas City VAMC and the effect of any deficiencies on the quality and outcome of medical care for veterans treated at the medical center. The second IG investigation will deal with the adequacy of leadership and supervision by both VA central office and the regional leadership in the discharge of their respective responsibilities to monitor health care operations. Principi also ordered the immediate removal of both the regional network director and deputy director. Both have been assigned temporary duties in the Washington headquarters of the Department of Veterans Affairs pending the outcome of the reviews. Principi took the action after learning that officials at the Kansas City medical center had failed to correct the problems that led to unsanitary conditions in 1998, as documented by a subsequent report by the Inspector General of the Department of Veterans Affairs. “VA’s doctors and nurses are recognized as leaders in many fields of the health care profession,” Principi said. “We will not tolerate – they will not tolerate – conditions that fail to keep up to our standards.” (*Department of Veterans Affairs, Office of Public Affairs, March 28, 2002*)

CHINESE WAR MEMORIAL MEDAL

American military personnel who served in the China Theater from December 7, 1941 until September 29, 1945 are eligible for a Chinese War Memorial medal issued by the Republic of China. Only a limited number of these medals remain and they will be distributed to eligible recipients on a first-come, first-serve basis. To obtain, send a letter and a copy of your DD-214, CSC, or other proof of service to Director, Major General of Services Coordination Division of Taipei Economic & Cultural Representative Office, 4201 Wisconsin Ave., Washington, DC 20016. (*Rear Admiral Chen, Yeong-kang, Director General, Defense Mission, January 2002*)

VA QUESTIONS

Q: I owe VA money for a benefit debt, but I am not sure what to do. Who can I contact?

A: Call VA Debt Management Center’s (DMC’s) toll-free number at 1-800-827-0648 or contact DMC by e-mail at vavbaspl/dmc/89@vba.va.gov. VA can explain your rights and obligations, provide information about how your debt was calculated, and tell you how to pay the debt. For your convenience and fast results, VA accepts VISA, MasterCard and Western Union “Quick Collect.”

Q: If I feel I am not responsible for all or part of my debt, is it possible to appeal? How?

A: You have the right to request a waiver. If a waiver is granted, part or all of your debt may be forgiven. A waiver cannot be granted if there is fraud, misrepresentation or bad faith on your part that led to the creation of the debt. To request a waiver, write a letter to VA explaining why you should not be held responsible for payment of the debt. Include a “Financial Status Report” along with any documentation that supports your statements. To be eligible for waiver consideration, you must be a veteran, spouse or ex-spouse of a veteran. If you request waiver of an education, pension or compensation debt, your request must be submitted within 180 days of the date you were originally notified of the debt. For loan guaranty program debts, you have one year from notification. If you want an oral hearing, say so in your letter. Send all requests to: Department of Veterans Affairs, Debt Management Center, and P.O. Box 11930, St. Paul, MN 55111.

Q: I heard that VA accepts compromise offers. What are they and how do I make one?

A: VA can also consider a lesser amount as full settlement of your debt. This is referred to as a “compromise offer.” To make an offer, you should send VA a letter stating you are making a compromise offer and specify the amount you wish to pay. You should also complete and return a “Financial Status Report” with your letter. Your offer will be referred to the Committee on Waivers and Compromises for consideration. If accepted, you will be advised of the terms of acceptance.

Compromise offers must normally be paid in a lump sum within 30 days of acceptance.

Q: If I choose not to request a waiver or offer a compromise, what other options are available?

A: You may be considered for a monthly payment plan. Please fill out and return the Financial Status Report and make sure you complete item 24B with the amount you wish to pay. Debt Management Center will contact you with an acceptance of the payment plan or an alternative monthly amount that would be acceptable. Do not send a check with the Financial Status Report. (*Department of Veterans Affairs, March 15, 2002*)

WEST VIRGINIA TAX EXEMPTION

The Governor of West Virginia recently signed legislation to exempt the first \$20,000 in military retirement from state income tax. The measure will affect nearly 9,000 military retirees in the state. West Virginia joins 14 other states who exempt military retired pay in one form or another including Alabama, Hawaii, Illinois, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, New York, North Carolina, Oregon, Pennsylvania, and Wisconsin. Each state has specific qualifications so you need to check with your state tax authority for details. (*FRA News-Bytes, April 4, 2002*)

NURSING HOME COMPARISON

Looking for information on nursing homes for yourself, or family members? A good place to start is at www.medicare.gov/NHCompare/Home.asp. The primary purpose of this web site is to provide detailed information about the performance of every Medicare and Medicaid certified nursing home in the country. Information on Nursing Home comparisons and other resources, including a Guide to Choosing a Nursing Home, and a Nursing Home Checklist are available to help you with your nursing home choice. The following sections of detailed information are contained therein:

- About the Nursing Home: including the number of beds and type of ownership.

- About the Residents of the Nursing Home: including the percent of residents with pressure sores, percent of residents with urinary incontinence and more.
- About the Nursing Home Inspection Results: including summary results from the last state nursing home inspection.
- About Nursing Home Staff: including the number of registered nurses, licensed practical or vocational nurses, and nursing assistants in each nursing home.
- Selection by Geographic Area where you would like to search for nursing homes.

The Department of Health and Human Services is collecting consumer information on nursing home performance and plans to place it on the Internet. The Centers for Medicare and Medicaid Services (CMS) is obtaining data from nursing homes in Colorado, Maryland, Ohio, Rhode Island, and Washington. Eleven quality measures will be identified by CMS and posted on its website at www.medicare.gov beginning in April. The program is expected to be expanded to nationwide by October 2002. The quality measures include the following: Physical restraints, pressure sores, weight loss, infections, pain management, daily activity, use of anti-psychotic drugs without a psychiatric diagnosis, managing delirium, pain management, improvement in walking, and re-hospitalization. (*Dr. Healthynet, January 4, 2002*)

CONCURRENT RECEIPT LAWSUIT

A lawsuit has been filed in a U.S. district court in San Antonio by attorney Philip E. Jones, asking for relief and damages for plaintiffs who are being denied military retired pay because they accepted VA disability compensation. The plaintiffs state that they are the only federal retirees who have been forced to fork over \$1 in earned retired pay for every \$1 of VA disability compensation they have been awarded. Individuals who wish to join the suit will be asked to sign an agreement to provide from 25 percent to 35 percent of any damages awarded, depending upon their up front donations to pay for the action. The fiscal 2002 authorization act

authorized concurrent receipt to military retirees with at least 20 years of service, but left the funding up to the Bush administration. [Source: AF News, 25 Jan 02] The president had previously indicated his opposition to this and has not included any funding in his proposed budget to cover it. Anyone desiring to join this suit should contact Philip Earl Jones TBN: 24012928, CAMPBELL AND JONES, 126 East Main Plaza, San Antonio, Texas 78205, Tel: (210) 224-1923, Fax: (210) 227-4229, or Email: philipejones@earthlink.net. (RAO Bulletin Update, February 11, 2002)

UNWANTED VEHICLE DONATION PROGRAM

Military Order of the Purple Heart (MOPH) Department of Delaware Inc., and Goodwill Industries of Delaware & Delaware County, Inc., have a joint venture. Those who have unwanted vehicles – cars, trucks, motor homes, boats/trailers, and motorcycles may donate them to Goodwill in the name of MOPH for auction/sale. Following sale of the item – MOPH will receive the net proceeds to support their organization. Donors should contact any Goodwill store with information about the vehicle (unsaleable items will not be accepted) and tell them that it is being donated in support of MOPH. Goodwill will take all necessary information, arrange for towing of vehicle, if needed, and handle all the Motor Vehicle paperwork at no cost to the donor. A receipt will be given for the item which may be used as an IRS tax deduction for the donor. For further information, please contact any MOPH member or MOPH Department of Delaware Commander Cornelius C. (Bill) Carroll at (302) 655-3820.

TRICARE PRIME TRAVEL REIMBURSEMENT

DoD officials with the Tricare Management Activity, which monitors the Tricare health care program, announced that active duty Tricare Prime beneficiaries referred for specialty care more than 100 miles from their home are eligible for

“reasonable travel expenses.” The policy took affect on February 15, 2002. Under provisions of the 2001 National Defense Authorization Act (NDAA) signed into law by President Bush on December 28, 2001, travel reimbursement is retroactive to October 30, 2000. “Reasonable travel expenses” are defined at the actual costs incurred by the beneficiary when traveling to their specialty provider – not in an emergency status. Costs include gas/oil, tolls, parking and tickets for public transportation (airplane, bus, etc.). To qualify for reimbursement, beneficiaries must have travel orders for past referred specialty care prepared by a TRICARE representative at the military treatment facility (MTF) where enrolled, or from a regional lead agent representative, if their primary care manager (PCM) is a civilian provider. The MTF or regional lead agent representative is responsible for ensuring that a valid referral exists before issuing travel orders. The 2002 NDAA also authorizes travel orders and reimbursement for one non-medical attendant, under certain conditions. TRICARE Prime enrollees who travel with a non-medical attendant should save travel and lodging receipts for themselves and the non-medical attendant. The new non-medical attendant travel benefit will retroactive to December 28, 2001. Specific details of the non-medical attendant travel benefit will be available soon at <http://www.tricare.osd.mil>. To file a travel reimbursement claim, beneficiaries should submit the appropriate original receipt(s) (keeping copies for themselves), a completed reimbursement form, and the original copy of their orders issued by the MTF or lead agent. The new Prime enrollee travel entitlement does not apply to travel expenses incurred by:

- Active duty uniformed services members,
- Active duty family members residing with their sponsors overseas, or
- To travel costs of beneficiaries referred under DoD specialized treatment programs, which are reimbursed by other travel entitlements; nor does it apply to transportation expenses resulting from emergency care covered under the basic TRICARE Standard benefit.

TRICARE Prime beneficiaries seeking reimbursement for travel expenses incurred for obtaining referred specialty care may contact their local MTF or lead agent beneficiary counseling and assistance coordinator (BCAC) for assistance. Telephone numbers and addresses for BCACs are available on the TRICARE Web site at <http://www.Tricare.osd.mil/tricare/beneficiary/BCACDirectory.htm>. (*Navy Times*, February 18, 2002)

ADOPTION EXPENSE REIMBURSEMENT

Military personnel stationed overseas have always been eligible for reimbursement up to \$2,000 per child for adoption expenses as long as they follow defense department Adoption Reimbursement Policy. However, reimbursement of adoption expenses will be denied for failure to use a qualifying adoption agency. Generally DFAS will not reimburse adoption expenses when a foreign adoption agency is used unless the adoption is supervised by the court of a state or local government in the United States. Reimbursements may not exceed \$5,000 for multiple adoptions in the same calendar year. Personnel should check their local Legal Assistance Office and the Department of Defense Instruction 1341.9 at <http://www.dtic.mil/whs/directives/corres/insl.html>. (*Armed Forces News*, March 29, 2002)

NO ADMISSION FEE TO DELAWARE STATE PARKS FOR THE DISABLED

- Delaware residents, who are disabled and hold a valid and current “Golden Access Passport” card, as issued by the National Park Service of the United States Department of the Interior, shall be exempted from the annual or daily entrance fees at Delaware State Parks (Title 7, Chapter 47, Section 4701 (a) (5) (C) of the Delaware code).
- The law does not include exemption of camping rates, but the State Division of Parks and Recreation has extended the passport program to include a reduction in

rates for use of family camping facilities. These camping rates vary depending on the park (Cape Henlopen, Delaware Seashore, Killens Pond, Lums Pond, Trap Pond).

- There is no fee for these passes and they must be applied for in person with appropriate documentation at any of the following locations within the state:

Bellevue State Park – New Castle County

(302) 577-3390

Killens Pond State Park – Felton

(302) 284-4526

Cape Henlopen State Park – Lewes

(302) 645-8983

Bombay Hook National Wildlife Refuge - Smyrna

(302) 653-6872

The lifetime “Golden Access Passport” card extends other benefits at National Parks, Wildlife Refuges, Forest Service or Bureau of Land Management sites.

DOCUMENTATION: Acceptable documentation for the issuance of the “Golden Access Passport” can include any of the following means:

1. A document issued by an office of a Federal agency providing Federal benefits (VA, SSA) which attests to the fact that the individual has been medically determined to be eligible to receive Federal benefits as a result of blindness or permanent disability.
2. A statement, signed by a licensed physician, attesting to the fact that the individual does have permanent physical, mental or sensory impairment that severely limits one or more life activities and stating the nature of the permanent disability.
3. An official identification card or certificate issued by a state government identifying the individual as being a permanently disabled person.
4. An identification card issued by a National or State organization of, by or for disabled persons identifying the individual as a permanently disabled person.

(Information provided by Commissioner Bill Carroll, MOPH)

DD 214 IDENTITY THEFT

Historically, VA, FFSC, RAO's and other military affiliated groups, have always encouraged separating and retiring personnel to file their DD 214's with their county courthouse so that they would always have access to a legitimate copy in case their original is ever lost. We have always encouraged personnel in TAP class to do this; however, here's a reason you might want to re-think it. A retired Master Sergeant had his identity stolen in September. He received a call from a lady at American Express because someone had established credit with them (in his name) and was trying to cash a \$9,000.00 check in his name in early September. The lady flagged the check because apparently she had a different address on file for the retiree than what showed on the check. When she called him, he of course reported it. After investigation, they tracked down the individual who stole his identification. The guy was a lawyer and had a laptop computer with several thousand MILITARY names, SSN's and other information. Each military person was a separatee or retiree and their common link was that they had their DD 214's filed with county clerks. The clerk in Camden County stated that although DD 214's were not put on their computers, they were public record. In fact, with the exception of adoption papers, anything filed through the courthouse was public record. A check with the county clerk in Brunswick revealed the same information. Further investigation disclosed most places will let you replace a lost picture I. D. with a certified copy of a DD 214. The following change has been made to the on-line Pre-separation Guide, Chapter 11, Leaving the Service, on the DOD Transportal Web site. "To ensure documents will be safeguarded from viewing by unauthorized individuals, separating members should ascertain from the registering agency whether State or Local law will permit the public access to the recorded document. If public access is authorized, and you register the DD Form 214, a member of the public could obtain a copy for an unlawful purpose (e.g., to obtain a credit card in your name). If public access is permitted, and you

choose not to register your DD form 214, you still should take steps to protect it as you would any other sensitive document (wills, marriage and birth certificates, insurance policies). You may wish to store it in a safe deposit box or at some other secure location where it will be protected." We believe this revision allows service members to make an informed decision with regard to filing their DD Form 214 with a local registering agency. (*Air Force Personnel Center, Randolph AFB, November 26, 2001*)

LONG TERM CARE INSURANCE

Long-term care insurance helps pay for nursing and custodial assistance for people with chronic illnesses or disabilities that limit their ability to carry out daily tasks, such as getting in and out of bed, eating, bathing and going to the bathroom. Health aides at nursing homes, assisted-living facilities or patients' homes typically deliver long-term care services. Much of the care is expensive. Testimony at Senate hearings included a projection that the cost of nursing home care will rise from an average of \$46,000 a year to \$97,000 a year by 2030. Because of the high costs, about 70 percent of nursing home residents deplete their assets within 12 months, according to the insurance industry. In September 2000, President Clinton signed the Long Term Care Security Act. The measure established long-term care (LTC) insurance coverage for employees and retirees of the federal government, including military personnel, and their families. Only active duty members can enroll parents and in-laws, so those who are nearing retirement may wish to do so before they retire. The program offers group rates for participants, providing 15 to 20 percent savings over private LTC insurance plans. Participants will be required to pay 100 percent of the premiums. Cost of coverage is based on your age on July 1, 2002. Premium rates will be released on the Office of Personnel Management's LTC Web site: www.opm.gov/insure/ltc/. Coverage will include nursing home care, adult day care, home health aides and stays in assisted-living facilities. The LTC early enrollment period for the program

begins on March 25, 2002, and ends on May 15, 2002. Upgrades in coverage will be available during the open enrollment season from July 1, 2002, to December 31, 2002. Enrollees are offered choices on the amount or length of coverage, the rate at which benefits are paid, the kinds of facilities covered and whether to pay extra to protect themselves from inflation. (*Lt. James "EMO" Tichacek, USN (Ret), Director, Retiree Activities Office & U.S. Embassy Warden, Baguio City, RP*)

VA CREATES GULF WAR ADVISORY COMMITTEE

Secretary of Veterans Affairs Anthony J. Principi today announced a new advisory committee that will help the Department of Veterans Affairs (VA) oversee its research into the medical problems of Gulf War veterans. "Gulf War veterans have waited too long for answers to many of their questions," Principi said. "This committee, composed of medical experts and veterans, will focus on the research that we hope will improve the health of ill Gulf War veterans." The 12-member Research Advisory Committee on Gulf War Veterans' Illnesses was established by Congress to advise the VA secretary on proposed research studies. The panel must submit an annual report on the status and results of government research during the previous year and on research priorities identified by the committee. The group's Charter, established by Section 104 of Public Law 105-368, which was signed Nov. 11, 1998 says the panel shall "provide advice and make recommendations to the Secretary of Veterans Affairs on proposed research studies, research plans and research strategies relating to the health consequences of military service in the Southwest Asia theater of operations during the Persian Gulf War." Although the panel will not conduct research, its charter instructs the committee to review "all relevant research, investigations, and processes" done in the past to assess methods, results and implications for future research. The committee will also review proposed federal research plans, initiatives, procurements, grant programs and other activities regarding Gulf War-

associated illnesses. The committee will be led by James H. Binns Jr., a Vietnam veteran, former principal deputy assistant secretary of defense, and chairman of the board of Parallel Design, Inc., of Tempe, Arizona, acquired by General Electric in December 2000. The advisory committee will be assisted by an expert panel of scientist and subject matter authorities who will add additional expertise, functioning as an auxiliary that reviews committee findings and provides expert guidance to the committee and the Secretary. (*Department of Veterans Affairs, January 2002*)

VA IMPROVES BENEFITS FOR FILIPINO VETERANS

More than a thousand Filipinos who served alongside the U.S. forces in World War II and who live in the United States today as citizens or permanent resident aliens will see their disability payments double under a new policy providing equality in veterans compensation. For these Filipinos meeting specific criteria, compensation for service-connected disabilities from the U.S. Department of Veterans Affairs (VA) previously was limited to half the rate of that paid to U.S. veterans. Under an interim final regulation published Dec. 27, their compensation doubles and in death, survivors of the service-connected Filipino veterans covered by the rule or certain lower-income veterans now will receive burial or plot allowances at the full rate rather than the half rate. "The new policy recognizes that Filipinos residing in the U.S. have a higher cost of living—or cost of burial—than those living in the Philippines," VA Secretary Anthony J. Principi said. "This recognizes the service and sacrifice of our Philippine comrades while providing this higher compensation while they are residing in the U.S." Many Filipinos were ordered into World War II service when the Philippines was a U.S. commonwealth, but various limitations on their eligibility for U.S. benefits evolved from the two governments' determination of mutual responsibilities as the Philippines became a sovereign nation in 1946, enacting its own broad

range of veterans benefits. The new regulation already is in effect but could be amended following a comment period that extends through February 25. For those Filipinos who would have qualified continuously since the time of law's enactment and during the period the implementing regulations were developed, benefits will be paid retroactively to Oct 27, 2000. VA will notify eligible veterans and automatically increase their payments appropriately. The new regulation defines U.S. residence for these veterans as requiring an actual dwelling place and not just a post office box. The veteran must be present in the U.S. for at least the majority of each year and not outside the country for more than 60 consecutive days. The new benefits are available only to those who acquire U.S. citizenship or who are lawfully admitted for permanent residence. VA will rely on Immigration and Naturalization Service verification of status as a permanent resident alien. Filipino veterans affected by the new policies are those who served before July 1, 1946, in the organized military forces of the government of the Commonwealth of the Philippines while under the military order of President Roosevelt. That includes organized guerrilla forces under commanders designated by the U.S. military. Payment of full-rate burial benefits is limited to the survivors of similarly eligible Filipino veterans who were residing in the U.S. at the time of death and either were a U.S. citizen or lawfully admitted for permanent residence in the U.S. Burial allowances are available only to veterans who at the time of death had a service-connected disability or whose limited means met income and net worth requirements. Information about these and other veterans benefits is available from the VA toll-free at 1-800-827-1000 or at the VA Web site at www.va.gov. (Department of Veterans Affairs, January 2002)

FLAG DISPLAY GUIDELINE

An Online source of information concerning displaying the flag of the United States of America is available at www.ctssar.org/flag_etiquette.htm. (NAUS Update, February 1, 2002)

CERTIFICATE OF APPRECIATION TO DELAWARE VETERANS

In January 1946, Walter W. Bacon, then elected Governor, authorized a state award to those who served in World War II. To honor this commitment to Delaware Veterans, Governor Ruth Ann Minner has announced that the State of Delaware will provide a "Certificate of Appreciation" to all Delaware residents who shall have served honorably in the Armed Forces of the United States during time of peace, conflict or war. To request a "Certificate of Appreciation" the veteran/spouse or next of kin must submit the enclosed application (see page 13) along with a copy of veterans Certificate of Release or Discharge from Active Duty, (DD Form 214). DO NOT SEND ORIGINAL.

VA INCREASES MAXIMUM LOAN ENTITLEMENT

What does the recent increase in the maximum VA loan entitlement mean? Public Law 107-103, the Veterans Education and Benefits Expansion Act of 2001, increased the maximum VA entitlement for certain loans from \$50,750 to \$60,000. For veterans who can meet the credit and income qualifications, this means it is possible to obtain a loan to purchase or build a home up to \$240,000 without making a down payment. Previously, when the maximum VA entitlement was \$50,750, lenders would generally limit no-down payment loans to up to \$203,000. The increased entitlement should allow more veterans to use the benefit in high cost areas.

Are lenders willing to go above the new \$240,000 level when the veteran is able to make a down payment? Some lenders will go above \$240,000 if the veteran is able to put money down. Veterans are encouraged to check with the lender of their choice to determine what their limitations are prior to contracting to purchase a property with a price in excess on \$240,000. However, no loan for the purchase of a home may exceed the reasonable value of a property plus the amount of the VA funding fee. Other limitations may apply on certain

types of loans, such as refinancing loans or loans to purchase mobile (manufactured) home.

Is there an expiration date for VA home loan entitlement? There is no expiration date for veterans who qualify based on “regular” active duty. However, eligibility expires Sept. 30, 2009 for those who establish eligibility based on six years of service in the Reserves or National Guard.

I believe the buyer who assumed the loan on my former home has paid it off. How can I find out if I’m able to get my home loan entitlement restored? Veterans may contact an eligibility center for information on applying for restoration of entitlement. Generally veterans west of the Mississippi should call the Los Angeles Eligibility Center toll free at 1-888-487-1970. Veterans east of the Mississippi should call the Winston-Salem Eligibility Center toll free at 1-888-244-6711. Mailing addresses for the centers, both postal and e-mail, as well as links to forms and other eligibility information can be found at <http://homeloans.va.gov/elig.htm>. (*Department of Veteran Affairs, January 2002*)

A SHORT HISTORY OF MEDICINE

“Doctor, I have an earache...”

500 B.C. “Here, eat this root.”

300 A.D. “That root is heathen. Say this prayer.”

1750 A.D. “That prayer is superstition. Drink this potion.”

1900 A.D. “That potion is snake oil. Swallow this pill.”

1945 A.D. “That pill is ineffective. Take this antibiotic.”

2000 A.D. “That antibiotic is artificial. Here, eat this root.”

Unknown

CENTRAL AND SOUTHERN DELAWARE HEALTH SCREENINGS

Health screenings will be conducted at the following locations from 9:00 AM – 3:00 PM in Kent and Sussex Counties:

MAY 7 Smyrna Legion Post 14 378-6329

MAY 9 Ocean View VFW Post 7234 539-9981

MAY 23 Riverdale Legion Post 28 945-7314

JUN 4 Smyrna Legion Post 14 378-6329

JUN 5 Commission of Vet Affairs 739-2792

JUN 20 Riverdale Legion Post 28 945-7314

Veterans are requested to bring proof of service for enrollment. For more information contact:

Clyde Bragg, RN Outreach Health Screening Nurse

(302) 633-5332 – Outreach Screening Clinic

(302) 633-5500 – Primary Care/Women’s Clinic

(302) 633-5212 – Eligibility/Registration

(302) 633-5519 – Health Care Hotline

HUNTING, TRAPPING AND FISHING LICENSES

The Delaware Commission of Veterans Affairs (DCVA) in cooperation with the Department of Natural Resources and Environmental Control (DNREC), Division of Fish & Wildlife will be issuing Hunting, Trapping and Fishing ID cards for those Delaware veterans and members of the Armed Forces who meet the exceptions to requirements for licensing under Title 7, Chapter 5, Section 502 of the Delaware Code.

- ❑ Any veteran having at least a 60% service-connected disability (certified by the Veterans Administration);
- ❑ Or 65 years or older;
- ❑ Or blind

For more information, please call (302) 739-2792 or (800) 344-9900.

VETERAN SERVICE OFFICER REPRESENTATION

The Delaware Commission of Veterans Affairs Service Officers, Ms. Melanie E. Bronov and Ms. Laurie A. White, provide information and assistance in submitting claims concerning education, disability compensation, hospitalization, rehabilitation and pensions. You may contact Ms. Bronov at our Dover office, Monday-Friday, 8:30 AM – 4:30 PM, (302) 739-7447 or (800) 344-9900 (in State). *Please call for an appointment.* You may contact Ms. White at the Pyle State Service Center located in Roxanna, DE, Monday-Friday, 8:30 AM - 4:30

PM, (302) 732-9560. *Please call for an appointment.* DCVA also represents members of the following veterans organizations: The Retired Enlisted Association, Military Order of the Purple Heart, and the Marine Corps League.

MOBILE VETERANS SERVICE CENTER

Ms. White will be providing services for veterans from the mobile office at the following locations:

APR 23	Ocean View Town Hall
APR 24	Seaford Service Center
APR 25	Bethany Town Hall
MAY 1	Georgetown Service Center
MAY 7	Laurel Town Hall
MAY 8	Fenwick Town Hall
MAY 14	Bridgeville Town Hall
MAY 15	Ocean View Town Hall
MAY 21	Seaford Service Center
MAY 22	Bethany Town Hall
MAY 28	Georgetown Service Center
MAY 29	Laurel Town Hall
JUN 18	Fenwick Town Hall
JUN 19	Bridgeville Town Hall
JUN 25	Ocean View Town Hall
JUN 26	Seaford Service Center

For more information, contact Ms. White at the Pyle State Service Center, (302) 732-9560.

COMMISSION MEETINGS

The Delaware Commission of Veterans Affairs meets the fourth Tuesday of each month, 11:00 a.m., 802 Silver Lake Blvd, Suite 100, Dover, DE. The meeting schedule varies for December and June of each year. These meetings are open to the public. Any individual requiring special accommodations, shall contact this office one week prior to the meeting date. If you would like to attend, please call 1-800-344-9900 (in State) or (302) 739-2792.

VETERAN SERVICE ORGANIZATIONS **OUTREACH**

American Legion

Joyce DiCave, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 633-5323.

Disabled American Veterans (DAV)

Charles Kashner and Paul Lardizzone, Department Service Officers (DAV).

Every Tuesday: DAV Headquarters Building
& Wednesday 183 South Street
(Kent) 8:00-12:00 Camden, DE 19934
(302) 697-9061

Every Thursday: Department of Labor
(Sussex) 8:00-12:00 Div. Of Emp & Trng
(302) 856-5230 600 N. DuPont Hwy.
Georgetown, DE 19947

Military Order of the Purple Heart (MOPH)

Richard Magner, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 633-5508.

Paralyzed Veterans of America (PVA)

Darrell Johnson, Sr., National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 26, Wilmington, DE 19805, (302) 633-5325 or (302) 633-5392.

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805, (800) 461-8262 ext. 5326 or (302) 633-5326.

1ST Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Milford VFW	(422-4412)	1:30-4:00 PM

2nd Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Milton VFW	(684-4975)	1:30-4:00 PM

3rd Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Rehoboth VFW	(227-3469)	1:30-4:00 PM

4th Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
Seaford VFW	(629-3092)	1:30-4:00 PM

5th Thursday

Dover Armory	(741-7516)	8:00-11:00 AM
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NOTE: All persons interested in Outreach Services should first call our office so that some advance information may be obtained to accelerate application process.

EMPLOYMENT SERVICES

Al Barclift (Wilmington).....302-761-8093
Desiree Young (Newark).....302-453-4350 ext. 218
Mike Wolanski (VA Regional Ofc)...302-633-5492
Steve Flaherty (Dover).....302-739-5473
Charley Roberson (Dover AFB).....302-677-6942
Ron Bythwood (Dover).....302-739-5473
Norris Townsend (Georgetown).....302-856-5230

RETIREE ACTIVITIES

Retired Activities Office

Bldg 520, Room 105, Dover AFB, DE 19902,
(302) 677-4612.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920
Kirkwood Hwy, Wilmington, DE 19808, (302)
998-5194.

VETERANS ORGANIZATIONS

American Legion.....302-633-5323
Disabled American Veterans.....302-633-5324
Military Order of the Purple Heart.....302-633-5508
Paralyzed Veterans of America.....302-633-5325
Veterans of Foreign Wars.....302-633-5326
Vietnam Veterans of America.....302-633-5357

VETERANS ADMINISTRATION

Claims, Benefits, Veterans Services
(Regional Office).....1-800-827-1000

VA Hospital Scheduling.....1-800-461-8262
.....302-994-2511
Veterans Outreach Center
(New Castle County).....302-633-5360
(Kent and Sussex Counties).....302-422-8011

COMMISSION OF VETERANS AFFAIRS

Commissioners may be reached by calling (800)
344-9900.

Bob Marcinkowski (Chairman).....TROA
Jim Thompson (Vice Chair)...Marine Corps League
Bob Barnett.....Jewish War Veterans
Cornelius "Bill" Carroll.....MOPH
Charles Farrell.....Korean War Veterans
Ruth B. Harden.....WAVES National
George K. Hastings.....MOWW
Charles Kashner.....Disabled American Veterans
Richard M. Magner.....AMVETS
Gary "Mo" Morris.....American Legion
Ben Pernol.....Veterans of Foreign Wars
Reese Phillips.....La Societe 40&8
David W. Timberman.....DE/MD PVA
Robert E. Wasson.....Delaware Veterans
George Webb.....Vietnam Veterans of America

DELAWARE VETERANS MEMORIAL CEMETERY

New Castle Co. Section (Bear, DE).....834-8046
Sussex Co. Section (Georgetown, DE).....934-5653

The Centurion is published for informational purposes only and does not necessarily reflect the views of the Commission of Veterans Affairs or the State of Delaware.

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NAME/ORGANIZATION_____

STREET_____

CITY_____STATE_____ZIP_____ - _____

MAIL TO:

**DELAWARE COMMISSION OF VETERANS AFFAIRS
ROBBINS BUILDING
802 SILVER LAKE BLVD, SUITE 100
DOVER, DE 19904**

Veterans Name _____

First
Middle
Last

Address _____

Street
City
State
Zip

Phone: Home _____ **Work** _____
Date Entered Service _____ **Date Separated** _____ **Branch of Service** _____
Date of Birth _____ **Type of Discharge** _____ **Highest Rank Achieved** _____

(only required if requesting rank on certificate)

STATE OF DELAWARE

"Serving Delaware's Veterans"

**Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, Delaware 19904**

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DCVA 20-01-02-04-01